

Fill in this information to identify the case:

Debtor 1

Brian Douglas Deskins

Debtor 2

(Spouse, if filing)

Cheryl Ann Deskins

United States Bankruptcy Court for the: Western District of

Washington

(State)

Case number

18-42845-MJH

Form 4100R

Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage Information

Name of Creditor: Legacy Mortgage Asset Trust 2021-SL2, Mortgage-Backed Notes, Series 2021-SL2, U.S. Bank Trust National Association, as Trustee C/O Specialized Loan Servicing LLC

Court claim no. (if known):

6-2

Last 4 digits of any number you use to identify the debtor's account: XXXXXX3928

Property address:

5016 64th Ave W

Number Street

University Place, WA 98467

City State ZIP Code

Part 2: Pre-petition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim. Creditor asserts that the total pre-petition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Post-petition Mortgage Payment

Check one:

- ☐ Creditor states that the debtor(s) are current with all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next post-petition payment from the debtor(s) is due on:

MM/DD/YYYY

- ☒ Creditor states that the debtor(s) are not current on all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total post-petition payments due:	(a) \$	12,636.06
b. Total fees, charges, expenses, escrow, and costs outstanding	+(b) \$	0.00
c. Total. Add lines a and b	(c) \$	12,636.06

Creditor asserts that the debtor(s) are contractually Obligated for the post-petition payment(s) that first became Due on:

04/25/2022

MM/DD/YYYY

Post-petition payments are from 4/25/2022 @\$611.78, 5/25/2022 @\$674.77, 6/25/2022 @\$709.12, 7/25/2022 @\$720.99, 8/25/2022 @\$752.92, 9/25/2022 @\$778.99, 10/25/2022 @\$781.13, 11/25/2022 @\$815.70, 11/25/2022 @\$833.81, 12/25/2022 @\$833.81, 1/25/2023-2/25/2023 @\$854.21, 3/25/2023 @\$831.59, and 4/25/2023-7/25/2023 @\$854.21.

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the pre-petition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all post-petition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

- ☐ I am the creditor
☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

/s/Dane Exnowski

Signature

Date 07/28/2023

Print

Dane Exnowski

First Name Middle Name Last Name

Title Authorized Agent for the Creditor

Company

McCalla Raymer Leibert Pierce, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address

1544 Old Alabama Road

Number Street

Roswell, GA 30076

City State Zip Code

Contact phone

562-661-5060

Email

Dane.Exnowski@mccalla.com

In Re:	Brian Douglas Deskins	Bankruptcy Case No.:	18-42845-MJH
	Cheryl Ann Deskins	Chapter:	13
		Judge:	Mary Jo Heston

CERTIFICATE OF SERVICE

I, Dane Exnowski, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within Response to Notice of Final Cure Payment filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Brian Douglas Deskins
5016 64Th Ave W
University Place, WA 98467

Cheryl Ann Deskins
5016 64Th Ave W
University Place, WA 98467

Ellen Ann Brown
Brown and Seelye
PO BOX 951090
South Jordan, UT 84095

(served via ECF Notification)

Michael G. Malaier, Trustee
2122 Commerce Street
Tacoma, WA 98402

(served via ECF Notification)

United States Trustee
700 Stewart St Ste 5103
Seattle, WA 98101

(served via ECF Notification)

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Executed on: 07/28/2023 By: /s/Dane Exnowski
(date) Dane Exnowski,
Authorized Agent for the Creditor

POST-PETITION PAYMENTS RECEIVED

Loan Status as of: 7/27/2023
Initial Due Date: 8/25/2018

Date Received	Amount Received	Due Date	Amount Due	NSF/Late Charges/Other	Paid Over/Short	Description
8/25/2018		8/25/2018	\$ 433.43		\$ (433.43)	Payment Accrued
8/27/2018	\$ 433.40				\$ 433.40	Payment Received
9/25/2018		9/25/2018	\$ 433.43		\$ (433.43)	Payment Accrued
9/28/2018	\$ 433.46				\$ 433.46	Payment Received
10/1/2018	\$ -				\$ -	
10/25/2018		10/25/2018	\$ 419.45		\$ (419.45)	Payment Accrued
10/31/2018	\$ 419.45				\$ 419.45	Payment Received
11/25/2018		11/25/2018	\$ 448.39		\$ (448.39)	Payment Accrued
12/25/2018		12/25/2018	\$ 433.94		\$ (433.94)	Payment Accrued
1/1/2019	\$ -				\$ -	
1/25/2019		1/25/2019	\$ 448.39		\$ (448.39)	Payment Accrued
1/29/2019	\$ 448.39				\$ 448.39	Payment Received
2/25/2019		2/25/2019	\$ 463.37		\$ (463.37)	Payment Accrued
3/25/2019		3/25/2019	\$ 418.52		\$ (418.52)	Payment Accrued
3/27/2019	\$ 418.52				\$ 418.52	Payment Received
4/25/2019		4/25/2019	\$ 448.20		\$ (448.20)	Payment Accrued
4/26/2019	\$ 143.29				\$ 143.29	Payment Received
5/23/2019	\$ 448.42				\$ 448.42	Payment Received
5/25/2019		5/25/2019	\$ 334.98		\$ (334.98)	Payment Accrued
6/21/2019	\$ -				\$ -	
6/25/2019		6/25/2019	\$ 854.21		\$ (854.21)	Payment Accrued
7/25/2019		7/25/2019	\$ 854.21		\$ (854.21)	Payment Accrued
7/26/2019	\$ 448.20				\$ 448.20	Payment Received
8/1/2019	\$ -				\$ -	
8/5/2019	\$ 462.62				\$ 462.62	Payment Received
8/25/2019		8/25/2019	\$ 835.04		\$ (835.04)	Payment Accrued
8/26/2019	\$ 448.20				\$ 448.20	Payment Received
9/20/2019	\$ -				\$ -	
9/25/2019		9/25/2019	\$ 836.13		\$ (836.13)	Payment Accrued
9/27/2019	\$ 448.20				\$ 448.20	Payment Received
10/25/2019		10/25/2019	\$ 811.89		\$ (811.89)	Payment Accrued
10/28/2019	\$ 448.20				\$ 448.20	Payment Received
11/1/2019	\$ -				\$ -	
11/25/2019		11/25/2019	\$ 815.42		\$ (815.42)	Payment Accrued
12/3/2019	\$ 448.00				\$ 448.00	Payment Received
12/25/2019		12/25/2019	\$ -		\$ -	Payment Accrued
1/2/2020	\$ 448.20				\$ 448.20	Payment Received
1/25/2020		1/25/2020	\$ -		\$ -	Payment Accrued
2/3/2020	\$ 448.20				\$ 448.20	Payment Received
2/25/2020		2/25/2020	\$ -		\$ -	Payment Accrued
2/27/2020	\$ 448.20				\$ 448.20	Payment Received
3/24/2020	\$ 900.00				\$ 900.00	Payment Received
3/25/2020		3/25/2020	\$ -		\$ -	Payment Accrued
4/25/2020		4/25/2020	\$ -		\$ -	Payment Accrued
5/25/2020		5/25/2020	\$ 696.89		\$ (696.89)	Payment Accrued
6/25/2020		6/25/2020	\$ 707.07		\$ (707.07)	Payment Accrued
7/25/2020		7/25/2020	\$ 696.89		\$ (696.89)	Payment Accrued
7/31/2020	\$ 1,298.71				\$ 1,298.71	Payment Received
8/25/2020		8/25/2020	\$ 707.07		\$ (707.07)	Payment Accrued
8/31/2020	\$ 868.44				\$ 868.44	Payment Received
9/25/2020		9/25/2020	\$ 706.19		\$ (706.19)	Payment Accrued
9/30/2020	\$ 433.43				\$ 433.43	Payment Received
10/25/2020		10/25/2020	\$ 693.09		\$ (693.09)	Payment Accrued
10/30/2020	\$ 433.43				\$ 433.43	Payment Received
11/25/2020		11/25/2020	\$ 700.60		\$ (700.60)	Payment Accrued
11/30/2020	\$ 433.43				\$ 433.43	Payment Received
12/25/2020		12/25/2020	\$ 688.24		\$ (688.24)	Payment Accrued
12/31/2020	\$ 433.43				\$ 433.43	Payment Received

1/25/2021		1/25/2021	\$	694.65	\$	(694.65) Payment Accrued
1/29/2021	\$ 433.43				\$	433.43 Payment Received
2/25/2021		2/25/2021	\$	691.61	\$	(691.61) Payment Accrued
2/26/2021	\$ 433.43				\$	433.43 Payment Received
3/25/2021		3/25/2021	\$	659.64	\$	(659.64) Payment Accrued
3/31/2021	\$ 433.43				\$	433.43 Payment Received
4/25/2021		4/25/2021	\$	687.49	\$	(687.49) Payment Accrued
4/30/2021	\$ 433.43				\$	433.43 Payment Received
5/25/2021		5/25/2021	\$	676.49	\$	(676.49) Payment Accrued
5/28/2021	\$ 433.43				\$	433.43 Payment Received
6/25/2021		6/25/2021	\$	685.02	\$	(685.02) Payment Accrued
6/30/2021	\$ 433.43				\$	433.43 Payment Received
7/25/2021		7/25/2021	\$	674.35	\$	(674.35) Payment Accrued
7/30/2021	\$ 433.43				\$	433.43 Payment Received
8/25/2021		8/25/2021	\$	682.32	\$	(682.32) Payment Accrued
8/31/2021	\$ 866.86				\$	866.86 Payment Received
9/25/2021		9/25/2021	\$	681.73	\$	(681.73) Payment Accrued
9/30/2021	\$ 433.43				\$	433.43 Payment Received
10/25/2021		10/25/2021	\$	669.92	\$	(669.92) Payment Accrued
10/29/2021	\$ 433.43				\$	433.43 Payment Received
11/25/2021		11/25/2021	\$	678.30	\$	(678.30) Payment Accrued
11/30/2021	\$ 433.43				\$	433.43 Payment Received
12/25/2021		12/25/2021	\$	667.48	\$	(667.48) Payment Accrued
12/30/2021	\$ 433.43				\$	433.43 Payment Received
1/25/2022		1/25/2022	\$	675.60	\$	(675.60) Payment Accrued
1/31/2022	\$ 433.43				\$	433.43 Payment Received
2/25/2022		2/25/2022	\$	674.74	\$	(674.74) Payment Accrued
2/28/2022	\$ 433.43				\$	433.43 Payment Received
3/25/2022		3/25/2022	\$	645.77	\$	(645.77) Payment Accrued
3/31/2022	\$ 433.43				\$	433.43 Payment Received
4/25/2022		4/25/2022	\$	611.78	\$	(611.78) Payment Accrued
4/29/2022	\$ 433.43				\$	433.43 Payment Received
5/25/2022		5/25/2022	\$	674.77	\$	(674.77) Payment Accrued
5/31/2022	\$ 433.43				\$	433.43 Payment Received
6/25/2022		6/25/2022	\$	709.12	\$	(709.12) Payment Accrued
6/30/2022	\$ 433.43				\$	433.43 Payment Received
7/25/2022		7/25/2022	\$	720.99	\$	(720.99) Payment Accrued
7/29/2022	\$ 433.43				\$	433.43 Payment Received
8/25/2022		8/25/2022	\$	752.92	\$	(752.92) Payment Accrued
8/31/2022	\$ 433.43				\$	433.43 Payment Received
9/25/2022		9/25/2022	\$	778.99	\$	(778.99) Payment Accrued
9/30/2022	\$ 433.43				\$	433.43 Payment Received
10/25/2022		10/25/2022	\$	781.13	\$	(781.13) Payment Accrued
10/31/2022	\$ 433.43				\$	433.43 Payment Received
11/25/2022		11/25/2022	\$	815.70	\$	(815.70) Payment Accrued
11/30/2022	\$ 433.43				\$	433.43 Payment Received
12/25/2022		12/25/2022	\$	833.81	\$	(833.81) Payment Accrued
12/30/2022	\$ 433.43				\$	433.43 Payment Received
1/25/2023		1/25/2023	\$	854.21	\$	(854.21) Payment Accrued
1/31/2023	\$ 433.43				\$	433.43 Payment Received
2/25/2023		2/25/2023	\$	854.21	\$	(854.21) Payment Accrued
2/28/2023	\$ 433.43				\$	433.43 Payment Received
3/25/2023		3/25/2023	\$	831.59	\$	(831.59) Payment Accrued
3/31/2023	\$ 433.43				\$	433.43 Payment Received
4/25/2023		4/25/2023	\$	854.21	\$	(854.21) Payment Accrued
4/28/2023	\$ 433.43				\$	433.43 Payment Received
5/25/2023		5/25/2023	\$	854.21	\$	(854.21) Payment Accrued
5/31/2023	\$ 433.43				\$	433.43 Payment Received
6/25/2023		6/25/2023	\$	854.21	\$	(854.21) Payment Accrued
6/30/2023	\$ 433.43				\$	433.43 Payment Received
7/25/2023		7/25/2023	\$	854.21	\$	(854.21) Payment Accrued
Total:	\$ 25,030.15		\$	37,666.21	\$	(12,636.06)

Delinquent Payments		Days Delinquent		457
Month Due	P&I Due	Escrow Due	Total Due	
4/25/2022	\$	611.78	\$	- \$ 611.78

5/25/2022	\$	674.77	\$	-	\$	674.77
6/25/2022	\$	709.12	\$	-	\$	709.12
7/25/2022	\$	720.99	\$	-	\$	720.99
8/25/2022	\$	752.92	\$	-	\$	752.92
9/25/2022	\$	778.99	\$	-	\$	778.99
10/25/2022	\$	781.13	\$	-	\$	781.13
11/25/2022	\$	815.70	\$	-	\$	815.70
12/25/2022	\$	833.81	\$	-	\$	833.81
1/25/2023	\$	854.21	\$	-	\$	854.21
2/25/2023	\$	854.21	\$	-	\$	854.21
3/25/2023	\$	831.59	\$	-	\$	831.59
4/25/2023	\$	854.21	\$	-	\$	854.21
5/25/2023	\$	854.21	\$	-	\$	854.21
6/25/2023	\$	854.21	\$	-	\$	854.21
7/25/2023	\$	854.21	\$	-	\$	854.21

Delinquency	\$	12,636.06
Less Post Petition Suspense	\$	0.00
Total Delinquency	\$	12,636.06